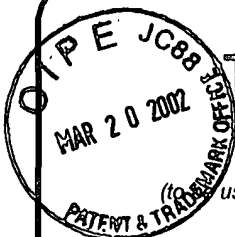


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PTO/SB/21 (08-00)

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(To be used for all correspondence after initial filing)

Application Number **10/066,174**

Filing Date **01/29/02**

First Named Inventor **FISHER**

Group Art Unit

Examiner Name

Total Number of Pages in This Submission

Attorney Docket Number **01-111**

ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
- ☐ Fee Attached
- ☐ Amendment / Reply
- ☐ After Final
- ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/Incomplete Application
- ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s)
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- ☐ After Allowance Communication to Group
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- ☐ Proprietary Information
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- ☐ Other Enclosure(s) (please identify below):

Remarks

**3-US Patents
1-Foreign Patent Documents
3-Non-Patent Documents**

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Howard E. Lebowitz 905 W. Middlefield Rd., #971 Mountain View, CA 94043	Reg. No. 44,864 Cust. No. 23843 Phone 650-964-0665
Signature	Howard E. Lebowitz	
Date	March 20, 2002	

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		Application Number	10/066,174
		Filing Date	01/29/02
		First Named Inventor	Fisher
		Art Unit	
		Examiner Name	
		Attorney Docket Number	01-111
Sheet	1	of	2

[illegible]

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No. 1	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T6
		Country Code 3 - Number 4 - Kind Code 5 (if known)				
	4	IE WO 00/49586 A1	08/24/2000	ORBIS Patents LTD.	Pages 7-9, 13-17 and Fig 15.	

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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/066,174
		Filing Date	01/29/02
		First Named Inventor	Fisher
		Group Art Unit	
		Examiner Name	
Sheet 2 of 2	Attorney Docket Number	01-111	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	Article entitled "Transale: A simple solution for e-payment security and authorization", PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm" on March 10, 2002 (3 pages).	
	2	Web Page downloaded from "http://www.telemoneyworld.com/howitworks.shtml" on March 10, 2002 (4 page)	
	3	Whitepaper entitled "E-Payment Security" downloaded from "http://www.globeid.com/products/@payvault.htm" on September 16, 2001. (6 page document; pages 5+6)	

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